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(71) Applicant (for all designated States except US): CITIBANK, N.A. [US/US]; 399 Park Avenue, New York, NY 10043 (US).			
(72) Inventor; and (75) Inventor/Applicant (for US only): HASKINS, Charles, R. [US/US]; 7 Wood Duck Lane, Wyoming, DE 19934 (US).			
(74) Agent: MARCOU, George, T.; Kilpatrick Stockton LLP, Suite 800, 700 13th Street, N.W., Washington, DC 20005 (US).			
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(54) Title: METHOD AND SYSTEM FOR ESTABLISHING, MONITORING, AND RESERVING A GUARANTEED MINIMUM VALUE RETURN ON SELECT INVESTMENTS

(57) Abstract

The present invention provides a method and system for assuring a minimal guaranteed return on long-term investments, such as mutual funds or variable annuities. The invention includes a method and system for pricing, administration, customer presentation, and reserving relating to the guaranteed minimum return assurance (S11). Specific select funds (S1) are designated for investment. If the select funds (S1) meet diversification guidelines (S2) the select funds (S1) are analyzed to determine a pattern of investments which achieve the guaranteed minimum return assurance (S11). In addition, the present invention includes a method and system for allowing individual investors to control and easily change their typical asset allocation strategies and features that allow the tracking of payments, use of reserving techniques, and optimizing investment diversification.

